

**Information to identify the case:**

Debtor 1	<u>Thelma O. Fireall-Shepperson</u>	Social Security number or ITIN	xxx-xx-7638
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-34136-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thelma O. Fireall-Shepperson

3/2/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Thelma O. Fireall-Shepperson  
 Debtor

Case No. 17-34136-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db +Thelma O. Fireall-Shepperson, 203 Patterson Avenue, Egg Harbor Township, NJ 08234-9327  
 517203541 +Citi Cards, PO Box 9001037, Louisville, KY 40290-1037  
 517203546 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 5050 Kingsley DRMD, Cincinnati, OH 45263)  
 517203548 +Home Depot, PO Box 9001010, Louisville, KY 40290-1010  
 517203554 +Selip & Stylianou, LLC, PO Box 0914, Paramus, NJ 07653-0914  
 517203560 +Tenaglia & Hunt, 395 West Passaic Street, Rochelle Park, NJ 07662-3016  
 517203561 +Zwicker and Associates, 800 Federal Street, Andover, MA 01810-1067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517203534 +E-mail/Text: mary.stewart@abcofcu.org Mar 02 2018 23:35:15 ABCO FCU, PO Box 247,  
 Rancocas, NJ 08073-0247  
 517203535 +EDI: CHASE.COM Mar 03 2018 03:58:00 Amazon.com, PO Box 15153, Wilmington, DE 19886-5153  
 517203537 EDI: BANKAMER.COM Mar 03 2018 03:58:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 517203536 +EDI: BANKAMER.COM Mar 03 2018 03:58:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 517203538 +EDI: HFC.COM Mar 03 2018 03:58:00 Boscov's, PO Box 4116, Reading, PA 19606-0516  
 517203539 +EDI: CAPITALONE.COM Mar 03 2018 03:58:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 517203540 +EDI: CHASE.COM Mar 03 2018 03:58:00 Chase, PO Box 15123, Wilmington, DE 19886-5123  
 517203542 +EDI: CRFRSTNA.COM Mar 03 2018 03:58:00 Credit First, PO Box 81344,  
 Cleveland, OH 44181-0344  
 517203543 +EDI: RCSFNBMARIN.COM Mar 03 2018 03:58:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 517203545 EDI: DISCOVER.COM Mar 03 2018 03:58:00 Discover, PO Box 15316, Wilmington, DE 19850  
 517203544 +EDI: NAVIENTFKASMDOE.COM Mar 03 2018 03:58:00 Dept of Education/Navient, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 517203547 +EDI: PHINAMERI.COM Mar 03 2018 03:58:00 GM Financial, PO Box 181145,  
 Arlington, TX 76096-1145  
 517203549 +EDI: RMSC.COM Mar 03 2018 03:58:00 Lowe's, PO Box 960010, Orlando, FL 32896-0010  
 517203550 +EDI: CBS7AVE Mar 03 2018 03:58:00 Midnight Velvet, 1112 7th Avenue,  
 Monroe, WI 53566-1364  
 517203551 +EDI: RMSC.COM Mar 03 2018 03:58:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064  
 517203552 +EDI: RMSC.COM Mar 03 2018 03:58:00 Sam's Club Discover, PO Box 965005,  
 Orlando, FL 32896-5005  
 517203553 +EDI: SEARS.COM Mar 03 2018 03:58:00 Sears, PO Box 182149, Columbus, OH 43218-2149  
 517208267 +EDI: RMSC.COM Mar 03 2018 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517203555 +EDI: RMSC.COM Mar 03 2018 03:58:00 Synchrony Bank, PO Box 965036,  
 Orlando, FL 32896-5036  
 517203556 +EDI: RMSC.COM Mar 03 2018 03:58:00 Synchrony Bank/Walmart, PO Box 965024,  
 Orlando, FL 32896-5024  
 517203558 EDI: TDBANKNORTH.COM Mar 03 2018 03:58:00 TD Bank, 1701 Route 70 East,  
 Cherry Hill, NJ 08003  
 517203559 +EDI: WTRRNBNBANK.COM Mar 03 2018 03:58:00 TD Bank/Target Credit, PO Box 673,  
 Minneapolis, MN 55440-0673  
 517203557 +EDI: WTRRNBNBANK.COM Mar 03 2018 03:58:00 Target National Bank, PO Box 660170,  
 Dallas, TX 75266-0170

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Mar 02, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Thelma O. Fireall-Shepperson brian@brianthomaslaw.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2017-PM15 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5